Case 19-40334 Doc 3 Filed 02/04/19 Entered 02/04/19 16:38:58 Desc Main

Document Page 1 of 9	4/19 10.30.30 Desc Main
Fill in this information to identify your case:	For amended plans only:
IN THE UNITED STATES BANKRUPTCY COURT	Check if this amended plan is filed prior to any confirmation hearing.
FOR THE EASTERN DISTRICT OF TEXAS	Check if this amended plan is filed in

FOR THE	EEASTER	Check if this amended plan is filed in response to an initial denial order or a		
Debtor 1	Bernice First Name	<b>E</b> Middle Name	Sanchez Last Name	continuance that counted as an initial denial.
Debtor 2 (filing spouse)	First Name	Middle Name	Last Name	List the sections which have been changed by this amended plan:
Case number:	19-40334			

# **TXEB Local Form 3015-a**

# **CHAPTER 13 PLAN**

	Adopted: Dec 2017							
Part	1: N	otices						
To De	ebtor*:	This plan form is designed for use when seeking an initial confirmation order. It sets out some cases, but the presence of an option on the form does not indicate that the option is circumstances. When you file this Plan, you must serve a copy of it upon each party list (matrix) of creditors as constituted by the Court on the date of service and evide a Certificate of Service affixed to this document that attaches a copy of the matrix of served. The most current matrix in this case is available under the "Reports" tab of	s appropriate in yo I listed on the ma- ence that service to f creditors which	ur ster mailing :hrough you				
* The i	use of the si	ngular term "Debtor" in this Plan includes both debtors when the case has been initiated by the filing of a jo	int petition by spouses	s.				
To Cı	editors:	Your rights may be affected by this plan. Your claim may be reduced, modified, or	eliminated.					
		You should read this Plan carefully and discuss it with your attorney if you have one in th have an attorney, you may wish to consult one.	is bankruptcy case	. If you do not				
	If you oppose any permanent treatment of your claim as outlined in this plan, you or your attorney must file an objection to confirmation of this Plan. An objection to confirmation must be filed at least 14 days before the date set for the plan confirmation hearing. That date is listed in ¶ 9 of the Notice of Chapter 13 Bankruptcy Case issued in this case. The objection period may be extended to 7 days prior to the confirmation hearing under the circumstances specified in LBR 3015(f). In any event, the Court may confirm this plan without further notice if no objection to confirmation is timely filed.  Regardless of whether you are listed in the Debtor's matrix of creditors or in the Debtor's schedules, you must timely file a proof of claim in order to be paid under this Plan. The deadline for filing claims is listed in ¶ 8 of the Notice of Chapter 1 Bankruptcy Case issued in this case. Disbursements on allowed claims will begin on the Trustee's next scheduled distribution date after the Effective Date of the Plan. See § 9.1.  The Debtor must check on box on each line to state whether or not the plan includes each of the following items. If an item is checked as "Not Included" or if both boxes are checked, the provision will be ineffective if							
		set out later in the Plan.						
1.1 A limit on the amount of an allowed secured claim through a final determination of the value of property constituting collateral for such claim, as set forth in § 3.10 of this Plan, which may result in a partial payment or no payment at all to the secured creditor.		☐ Included	✓ Not included					
1.2	.2 Avoidance of a judicial lien or a nonpossessory, nonpurchase-money security interest, as set forth in § 3.9 of this Plan.							
1.3 Potential termination and removal of lien based upon alleged unsecured status of claim of lienholder, as set forth in § 3.11 of this Plan.		Not included						
1.4	4 Nonstandard provisions as set forth in Part 8.							

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Part	2:	Plan Payments and Length of Plan							
2.1	The	applicable commitment period for the Debtor is60 months.							
2.2	Payment Schedule.								
	case perio	ss the Court orders otherwise, beginning on the 30th day after the Petition Date* or the entry date of any order converting this to Chapter 13, whichever is later, the Debtor will make regular payments to the Trustee throughout the applicable commitment d and for such additional time as may be necessary to make the payments to claimants specified in Parts 3 through 5 of this Plan "Plan Term"). The payment schedule shall consist of:							
	* The	use of the term "Petition Date" in this Plan refers to the date that the Debtor filed the voluntary petition in this case.							
	$\overline{\mathbf{A}}$	Constant Payments: The Debtor will pay\$1,060.00 per month for60 months.							
	_	Variable Payments: The Debtor will make variable plan payments throughout the Plan Term. The proposed schedule for such variable payments are set forth in <b>Exhibit A</b> to this Order and are incorporated herein for all purposes.							
2.3	Mod	e of Payment. Regular payments to the Trustee will be made from future income in the following manner:							
	[Che	ck one]							
		Debtor will make payments pursuant to a wage withholding order directed to an employer.							
	$\overline{\mathbf{V}}$	Debtor will make electronic payments through the Trustee's authorized online payment system.							
		Debtor will make payments by money order or cashier's check upon written authority of the Trustee.							
		Debtor will make payments by other direct means only as authorized by motion and separate court order.							
2.4	Inco	ne tax refunds.							
		dition to the regular monthly payments to the Trustee, and in the absence of a court order to the contrary, the Debtor is red to:							
	(1	) supply a copy of each federal income tax return, including all supporting schedules, filed during the Plan Term to the Trustee within 14 days of filing the return; and							
	(2	remit to the Trustee within 14 days of receipt all federal income tax refunds received by each Debtor during the plan term which will be added to the plan base; provided, however, that the Debtor may retain from each such refund up to \$2,000.00 in the aggregate on an annual basis if the Debtor is current on the payment obligations to the Trustee under this Plan at the time of the receipt of such tax refund.							
	The Debtor hereby authorizes the Trustee to endorse any federal income tax refund check made payable to the Debtor during the plan term.								
2.5	Addi	tional payments. [Check one]							
	$\overline{\mathbf{Q}}$	None. If "None" is checked, the rest of § 2.5 need not be completed.							
2.6	Plan	Base.							
	tax re	otal amount due and owing to the Trustee under §§ 2.2 and 2.5 is which, when combined with any income efunds due to the Trustee under § 2.4, any litigation proceeds due to the Trustee under § 9.3, and any other funds received by the ee on the Debtor's behalf during the Plan Term, constitutes the "Plan Base."							
Part	3:	Treatment of Secured Claims							
3.1	Post	-Petition Home Mortgage Payments. [Check one]							
		No Home Mortgage. If "No Mortgage" is checked, the remainder of § 3.1 need not be completed.							
	_	Home Mortgage Maturing Before or During Plan Term. If "Mortgage Maturing" is checked, the claim will be addressed in § 3.4. The remainder of § 3.1 need not be completed.							

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✓ Direct Home Mortgage Payments by Debtor Required.

On the Petition Date, the Debtor owed the following claims secured only by a security interest in real property that is the Debtor's principal residence. The listed monthly payment amount is correct as of the Petition Date. Such mortgage claims (other than related Cure Claims addressed in § 3.2), shall be paid directly by the Debtor in accordance with the pre-petition contract, including any rate changes or other modifications required by such documents and noticed in conformity with any applicable rules, as such payments become due during the Plan Term. The fulfillment of this requirement is critical to the Debtor's reorganization effort.

Any failure by the Debtor to maintain payments to a mortgage creditor during the Plan Term may preclude confirmation of this Plan and, absent a subsequent surrender of the mortgage premises, may preclude the issuance of any discharge order to the Debtor under § 1328(a).\* The Trustee will monitor the Debtor's fulfillment of this direct payment obligation ("DPO").

\*All statutory references contained in this Plan refer to the Bankruptcy Code, located in Title 11, United States Code.

Mortgage Lienholder	Property Address	Monthly Payment Amount by Debtor	Due Date of Monthly Payment
1. Select Portfolio Servicing, Inc	Homestead	\$1,476.00  Amount inc:  Tax Escrow Insurance Escrow Other	1st

3.2	Curing Defaults and Maintenance of Direct Payment Obligations.	[Check one]	1
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None	If "None"	' is checked	the	remainder of	8.3.2	need not be	completed

Cure Claims. On the Petition Date, the Debtor was delinquent on payments to satisfy certain secured claims or upon obligations arising under an executory contract or an unexpired lease that the Debtor has elected to assume under § 6.1 of this Plan. While remaining current on all direct payment obligations (future installment payments) as each comes due under the applicable contractual documents during the plan term (a "DPO"), the Debtor shall cure all such delinquencies through the Plan as listed below (a "Cure Claim"). Each listed claims constitutes a separate class. The total amount of each allowed Cure Claim will be paid in full by the Trustee. The Trustee is authorized to initiate monthly payments on an interim basis based upon the projected amount of each Cure Claim listed below until such time as the allowed amount of each Cure Claim is established by the filing of a proof of claim in accordance with the Bankruptcy Rules. The amount listed in that proof of claim, or the final determination by the Court of any objection thereto, shall control over any projected Cure Claim amount listed below. No interest will be paid on any Cure Claim in the absence of documentary proof that the applicable contractual documents entitle the claimant to receive interest on unpaid interest.

If the automatic stay is terminated as to the property for which a Cure Claim exists at any time during the Plan Term, the next distribution by the Trustee on such Cure Claim shall be escrowed pending any possible reconsideration of the stay termination. If the stay termination is reversed by agreement or by court order, then the single escrowed distribution shall be released to the holder of the Cure Claim and regular distributions on that Cure Claim shall be reinstituted. In the event that the stay termination remains in effect on the second distribution date after the stay termination, the escrowed funds shall be released for distribution to other classes under this Plan and the Cure Claim shall thereafter be addressed solely under applicable state law procedures and will no longer be treated by the Plan. The completion of payments contemplated in this subsection constitutes a cure of all defaults of the Debtor's obligation to each listed claimant.

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Claimant	Collateral/Property/Contract Description	Debtor's DPO Amount	Projected Cure Claim Amount	Plan Interest Rate	Projected Monthly Payment by Trustee	Projected Total Cure Payment by Trustee
1. Select Portfolio Servicing, Inc	Homestead	\$1,476.00	\$51,198.54	0.00%	\$918.02	\$51,198.54
Debt Maturing During Plan Term.						
Debt Maturing After Completion of Plan Term.						
Curing Assumed Executory Contract or Lease Obligation Pursuant to § 6.1.						

### 3.3 Secured Claims Protected from § 506 Bifurcation. [Check one]

None. If "None" is checked, the remainder of § 3.3 need not be completed.

## 3.4 Secured Claims Subject to § 506 Bifurcation.

[Check one]

None. If "None" is checked, the remainder of § 3.4 need not be completed.

Claims Subject to Bifurcation. The secured portion of each claim listed below (a "506 Claim") is equivalent to the lesser of:

(1) the value of the claimant's interest in the listed collateral or (2) the allowed amount of the claim. Each listed 506 Claim constitutes a separate class. Each 506 Claim will be paid by the Trustee with post-confirmation interest accruing from the Effective Date of the Plan at the plan rate stated below. If a 506 Claim is established as an oversecured claim, its holder is entitled to an additional component of pre-confirmation interest calculated at the contract rate and payable for the period from the Petition Date to the earlier of: (1) the Effective Date of the Plan, or (2) the date upon which the aggregate of such interest, plus the allowed amount of the 506 Claim, exceeds the value of the collateral. Such holder is responsible for establishing the oversecured amount and the applicable contract rate by sufficient evidence that is either satisfactory to the Trustee or otherwise by court order.

Based upon the Debtor's election to retain certain personal property that serves as collateral for a 506 Claim, adequate protection payments in an initial amount calculated pursuant to LBR 3015(c)(1) shall be paid by the Debtor to the Trustee beginning in Month 1 of the Plan for the benefit of holders of allowed 506 Claims secured by personal property as authorized by § 1326(a)(1)(C) and LBR 3015(c). Such payments shall be held by the Trustee solely for the benefit of the affected secured creditor to the absolute exclusion of the Debtor and all other parties and shall be tendered by the Trustee at the earliest practicable time to holders of allowed 506 Claims secured by personal property as listed below, notwithstanding any failure by the Debtor to achieve confirmation of this Chapter 13 plan. The Trustee shall apply adequate protection payments first to accrued interest, if applicable, and then to principal. Adequate protection payments to be distributed by the Trustee are subject to the availability of funds and the Trustee is authorized to make pro rata payments if available funds are insufficient to pay all adequate protection payments otherwise due. Such adequate protection payments to each affected secured claimant shall continue on a monthly basis until the month in which equal monthly payments are initiated to such claimant under the Plan.

Unless the Debtor invokes § 3.10 of this Plan to obtain a final valuation determination at the confirmation hearing regarding any listed 506 Claim, or an agreement with the holder of any listed 506 Claim regarding the value of its collateral is otherwise incorporated into the confirmation order, the value of collateral securing each 506 Claim is not finally determined upon the confirmation of this Plan. Upon confirmation of this Plan, however, the Trustee is authorized to initiate monthly payments on an interim basis based upon the projected Collateral Value of each 506 Claim as listed below until such time as the allowed amount of each such 506 Claim is established by the filing of a proof of claim in accordance with the Bankruptcy Rules. The amount listed in that proof of claim, or the final determination by the Court of any objection thereto, or the subsequent entry of an order granting a separate motion for valuation of collateral pursuant to § 506 and Bankruptcy Rule 3012, shall control over any projected Collateral Value amount listed below.

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If the automatic stay is terminated as to the property securing a 506 Claim at any time during the Plan Term, the next distribution by the Trustee on such 506 Claim shall be escrowed pending any possible reconsideration of the stay termination. If the stay termination is reversed by agreement or by court order, then the single escrowed distribution shall be released to the holder of the 506 Claim and regular distributions on that 506 Claim shall be reinstituted. In the event that the stay termination remains in effect on the second distribution date after the stay termination, the escrowed funds shall be released for distribution to other classes under this Plan and the 506 Claim shall thereafter be addressed solely under applicable state law procedures and will no longer by treated by the Plan.

Claimant	Collateral Description	Adequate Protection Payment	Total Claim Amount	Collateral Value	Plan Interest Rate	Equal Monthly Payment by Trustee	Projected Total Payment by Trustee
1. Sendera Ranch HOA	Homestead	Month 1 through	\$2,500.00	\$2,500.00	0.00%	\$44.65	\$2,500.00

- 3.5 Direct Payment of Secured Claims Not in Default. [Check one]
  - None. If "None" is checked, the remainder of § 3.5 need not be completed.
- 3.6 Surrender of Property. [Check one]
  - None. If "None" is checked, the remainder of § 3.6 need not be completed.

#### 3.7 Lien Retention.

The holder of a lien securing payment of a claim addressed in §§ 3.1 or 3.2 of this Plan shall retain its lien until the indebtedness secured by such lien is totally satisfied as determined under applicable non-bankruptcy law. The holder of a lien securing payment of any other allowed secured claim that is governed by this Plan shall retain its lien until the earlier of: (1) the total satisfaction of the indebtedness secured by the lien as determined under applicable non-bankruptcy law; or (2) the entry of a discharge order in favor of the Debtor under § 1328(a). In each instance, the provisions of this subsection may be superseded by a subsequent order of the Court.

### 3.8 Maintenance of Insurance and Post-Petition Taxes Upon Retained Collateral.

For all property that secures the payment of an indebtedness and which is proposed to be retained by the Debtor under this Plan, the Debtor must maintain insurance coverage as required either by the applicable contractual documents governing the indebtedness or as may be directed by the Trustee. The Debtor must also pay all ad valorem taxes on property proposed to be retained by the Debtor under this Plan as they come due in the post-petition period. Such payment shall be tendered to the appropriate taxing authorities in accordance with applicable non-bankruptcy law on or before the last date on which such taxes may be paid without penalty.

- 3.9 Lien avoidance. [Check one]
  - None. If "None" is checked, the remainder of § 3.9 need not be completed.
- 3.10 Rule 3012 Valuation of Collateral. [Check one]
  - None. If "None" is checked, the remainder of § 3.10 need not be completed.
- 3.11 Lien Removal Based Upon Unsecured Status. [Check one]
  - None. If "None" is checked, the remainder of § 3.11 need not be completed.

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Part 4: Treatment of Administrative Expenses, DSO Claims and Other Priority Claims 4.1 General All allowed priority claims, other than those particular domestic support obligations treated in § 4.5, will be paid in full without postconfirmation interest. Where applicable, the Trustee is authorized to initiate monthly payments on an interim basis based upon the projected amount of each priority claim listed below until such time as the allowed amount of each priority claim is established by the filing of a proof of claim in accordance with the Bankruptcy Rules. The amount listed in that proof of claim, or the final determination by the Court of any objection thereto, shall control over any projected priority claim amount listed below. 4.2 Trustee's Fees. The Trustee's fees are fixed by the United States Trustee pursuant to the provisions of 28 U.S.C. § 586(e)(2) and, pursuant thereto, shall be promptly collected and paid from all plan payments received by the Trustee. 4.3 Attorney's Fees. **\$3,500.00** . The amount of The total amount of attorney's fees requested by the Debtor's attorney in this case is was paid to the Debtor's attorney prior to the Petition Date. The allowed balance of attorney's fees will be paid by the Trustee from the remaining available funds after the payment of required adequate protection payments pursuant to §§ 3.3 and 3.4 of this Plan. The allowed balance of attorney's fees to be awarded to the Debtor's attorney in this case shall be determined by: by submission of a formal fee application. LBR 2016(h)(1); LBR 2016(h)(1): If the attorney's fee award is determined by the benchmark amounts authorized by LBR 2016(h), the total fee shall be the amount designated in LBR 2016(h)(1)(A) unless a certification is filed by the Debtor's attorney regarding the rendition of legal services pertaining to automatic stay litigation occurring during the Benchmark Fee Period outlined in that local rule. The Trustee is authorized to make the benchmark fee calculation and to recognize the proper enhancement or reduction of the benchmark amount in this case without the necessity of court order. No business case supplement to the benchmark fee shall be recognized unless a business case designation is granted on or before initial confirmation of the Plan. Fee Application: If the attorney's fee award is determined by the formal fee application process, such fee application shall be filed no later than 30 days after the expiration of the Benchmark Fee Period outlined in LBR 2016(h)(1). If no application is filed within that period, the determination of the allowed amount of attorney's fees to the Debtor's attorney shall revert to the benchmark amounts authorized by LBR 2016(h)(1) without the necessity of any further motion, notice or hearing and the Trustee shall adjust any distributions in this class accordingly. Priority Claims: Domestic Support Obligations ("DSO"). [Check one] None. If "None" is checked, the remainder of § 4.4 need not be completed. 4.5 Priority Claims: DSO Assigned/Owed to Governmental Unit and Paid Less Than Full Amount. [Check one] None. If "None" is checked, the remainder of § 4.5 need not be completed. Priority Claims: Taxes and Other Priority Claims Excluding Attorney's Fees and DSO Claims. [Check one] None. If "None" is checked, the remainder of § 4.5 need not be completed. Part 5: **Treatment of Nonpriority Unsecured Claims** 5.1 Specially Classed Unsecured Claims. [Check one] None. If "None" is checked, the remainder of § 5.1 need not be completed.

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Debtor Bernice E Sanchez Case number 19-40334

5.2	Ger	neral Unsecured Claims.
	Allo	wed nonpriority unsecured claims shall comprise a single class of creditors and will be paid:
		100% + Interest at;
		100% + Interest at with no future modifications to treatment under this subsection;
	$\overline{\mathbf{A}}$	Pro Rata Share: of all funds remaining after payment of all secured, priority, and specially classified claims.
5.3	Liqu	uidation Analysis: Unsecured Claims Under Parts 4 and 5.
	und app agg	the bankruptcy estate of the Debtor was liquidated under Chapter 7 of the Bankruptcy Code, the holders of priority unsecured claims her Part 4 of this Plan and the holders of nonpriority unsecured claims under Part 5 of this Plan would be paid an aggregate sum of proximately
Part	6:	Executory Contracts and Unexpired Leases
6.1	All c	neral Rule - Rejection. The executory contracts and unexpired leases of the Debtor listed below are ASSUMED. other executory contracts and unexpired leases of the Debtor are REJECTED.  eck one.]
	$\overline{\mathbf{V}}$	None. If "None" is checked, the remainder of § 6.1 need not be completed.
Part	7:	Vesting of Property of the Estate
7.1		perty of the estate will vest in the Debtor only upon the entry of an order for discharge pursuant to § 1328, in the absence of a rt order to the contrary.
Part	8:	Nonstandard Plan Provisions
	Ø	None. If "None" is checked, the rest of Part 8 need not be completed.
Part	9:	Miscellaneous Provisions
9.1		ective Date. The effective date of this Plan shall be the date upon which the order confirming this Plan becomes a final, appealable order.
9.2	orde und	n Distribution Order. Unless the Court orders otherwise, disbursements by the Trustee under this Plan shall occur in the following er: (1) Trustee's fees under § 4.2 upon receipt; (2) adequate protection payments under §§ 3.3 and 3.4; (3) allowed attorney fees er § 4.3; (4) secured claims under §§ 3.2, 3.3 and 3.4 concurrently; (5) DSO priority claims under §§ 4.4 and 4.5 concurrently; non-DSO priority claims under § 4.6; (7) specially classed unsecured claims under § 5.1; and (8) general unsecured claims under 2.
9.3	cons	gation Proceeds. No settlement of any litigation prosecuted by the Debtor during the Plan Term shall be consummated without the sent of the Chapter 13 Trustee and, except as otherwise authorized by the Trustee, all funds received by the Debtor, or any rney for the Debtor, shall be immediately tendered to the Chapter 13 Trustee for satisfaction of any authorized exemption claim of Debtor, with the remainder of the funds dedicated as an additional component of the plan base.

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	<del></del>					
Part 10: Signatu	ıres					
	Date					
Signature of Attorne	Date					
X	Date					
Signature(s) of Debt	tor(s) (required if not represented by an attorney; otherwise optio	onal)				
By filing this document, the attorney for the Debtor or any self-represented Debtor certifies to the Court that the wording and order of the provisions in this Chapter 13 plan are identical to those contained in TXEB Local Form 3015-a, other than any nonstandard provisions included in Part 8, and that the foregoing proposed Plan contains no nonstandard provisions other than those included in Part 8.						
Part 11: Certific	cate of Service to Matrix as Currently Constituted by t	the Court				
, ,	above and foregoing document was served upon all of the parties as I on the date of service either by mailing a copy of same to them via fire	<b>9</b> ,				

TXEB Local Form 3015-a [eff. 12/2017]

Label Matrix for local noticing 0540-4
Case 19-40334
Eastern District of Texas
Sherman
Mon Feb 4 16:35:58 CST 2019
CMRE Financial Services, Inc.

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Allen Stewart 19
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Suite 4000
Dallas, TX 75201-3816

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PO Box 12548

Austin, TX 78711-2548

Ck Lw Recvry 2800 Percy Machin North Little Rock, AR 72114-2149 Diversified Credit Sys Attention: Bankruptcy Department PO Box 3424 Longview, TX 75606-3424

ERC/Enhanced Recovery Corp Attn: Bankruptcy 8014 Bayberry Road Jacksonville, FL 32256-7412

3075 E Imperial HWY Suite 200

Brea, CA 92821-6753

Equian P.O. Box 32710 Louisville, KY 40232-2710

Fingerhut Attn: Bankruptcy PO Box 1250 Saint Cloud, MN 56395-1250

Healthcare Specialists PO Box 668 Brentwood, TN 37024-0668 Internal Revenue Service PO Box 7346 Philadelphia, PA 19101-7346 LTD Financial Services 7322 Southwest Freeway Suite 1600 Houston, TX 77074-2134

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RentDebt Automated Collections Attn: Bankruptcy 2802 Opryland Dr Nashville, TN 37214-1200 Bernice E Sanchez 14152 Rodeo Daze Dr Haslet, TX 76052-2927 Select Portfolio Servicing, Inc Attn: Bankruptcy PO Box 65250 Salt Lake City, UT 84165-0250

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US Trustee Office of the U.S. Trustee 110 N. College Ave. Suite 300 Tyler, TX 75702-7231 United Revenue Corp 204 Billings St Suite 120 Arlington, TX 76010-2495 End of Label Matrix
Mailable recipients 28
Bypassed recipients 0
Total 28